

**ACORD. CERTIFICATE OF INSURANCE**

DATE (MM/DD/YY)

**PRODUCER**

Meeker Sharkey & MacBean  
Commercial Lines Department  
14 Commerce Drive  
Cranford, NJ 07016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

**COMPANIES AFFORDING COVERAGE****COMPANY**

ASt. Paul Fire and Marine

**COMPANY**

BPrinceton Ins. Co.

**COMPANY**

C

**COMPANY**

D

**INSURED**

Soc.Hill @ University Hts.III  
1 Cornerstone Lane  
Newark, NJ 07103

**COVERAGES**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
<b>GENERAL LIABILITY</b> <input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> <b>CLAIMS MADE</b> <input checked="" type="checkbox"/> <b>OCCUR</b> <input type="checkbox"/> <b>OWNER'S &amp; CONTRACTOR'S PROT</b>	BINDER96612	01/01/97	01/01/98	<b>GENERAL AGGREGATE</b> \$5,000,000 <b>PRODUCTS-COMP/OP AGG</b> \$5,000,000 <b>PERSONAL &amp; ADV INJURY</b> \$5,000,000 <b>EACH OCCURRENCE</b> \$5,000,000 <b>FIRE DAMAGE (Any one fire)</b> \$5,000,000 <b>MED EXP (Any one person)</b> \$5,000
<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> <b>ANY AUTO</b> <input type="checkbox"/> <b>ALL OWNED AUTOS</b> <input type="checkbox"/> <b>SCHEDULED AUTOS</b> <input type="checkbox"/> <b>HIRED AUTOS</b> <input type="checkbox"/> <b>NON-OWNED AUTOS</b>				<b>COMBINED SINGLE LIMIT</b> \$ <b>BODILY INJURY (Per person)</b> \$ <b>BODILY INJURY (Per accident)</b> \$ <b>PROPERTY DAMAGE</b> \$
<b>GARAGE LIABILITY</b> <input type="checkbox"/> <b>ANY AUTO</b>				<b>AUTO ONLY-EA ACCIDENT</b> \$ <b>OTHER THAN AUTO ONLY:</b> <b>EACH ACCIDENT</b> \$ <b>AGGREGATE</b> \$
<b>EXCESS LIABILITY</b> <input type="checkbox"/> <b>UMBRELLA FORM</b> <input type="checkbox"/> <b>OTHER THAN UMBRELLA FORM</b>				<b>EACH OCCURRENCE</b> \$ <b>AGGREGATE</b> \$
<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> <b>THE PROPRIETOR/ PARTNERS/EXECUTIVE OFFICERS ARE:</b> <input type="checkbox"/> <b>INCL</b> <input type="checkbox"/> <b>EXCL</b> <b>OTHER</b>	W1A600658401	03/06/96	03/06/97	<b>STATUTORY LIMITS</b> <b>EACH ACCIDENT</b> \$100,000 <b>DISEASE-POLICY LIMIT</b> \$500,000 <b>DISEASE-EACH EMPLOYEE</b> \$100,000
Blanket Bldg. Maintenance Fees Fidelity	BINDER96612	01/01/97	01/01/98	\$26,762,174 RC \$50,000 \$100,000

**DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS**

147 West Market Street, Newark, New Jersey 07103  
Yvonne Wheeler

**KHOV030716****CERTIFICATE HOLDER**

Summit Bank, and its Successors and Assigns as their  
Interests may appear  
750 Walnut Avenue, Cranford, NJ 07016

**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE